



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/29/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Complete Insurance Service Norcross 1755 North Brown Road Suite 200 Lawrenceville GA 30043		CONTACT NAME: Kim Summerour PHONE (A/C, No, Ext): (770) 840-8744 E-MAIL: kim@cisquote.com FAX (A/C, No):													
INSURED Ga Chocolate and Ice Cream LLC Po Box 1943 Oakwood GA 30566-0033		INSURER(S) AFFORDING COVERAGE <table border="1"><tr><td>INSURER A : FIDELITY & GUAR INS CO</td><td>NAIC # 35386</td></tr><tr><td>INSURER B : KEMPER INDEPENDENT INS</td><td>10914</td></tr><tr><td>INSURER C : TRAVELERS PROPERTY CAS CO OF AMER</td><td>25674</td></tr><tr><td>INSURER D : CHARTER OAK FIRE INS CO</td><td>25615</td></tr><tr><td>INSURER E :</td><td></td></tr><tr><td>INSURER F :</td><td></td></tr></table>		INSURER A : FIDELITY & GUAR INS CO	NAIC # 35386	INSURER B : KEMPER INDEPENDENT INS	10914	INSURER C : TRAVELERS PROPERTY CAS CO OF AMER	25674	INSURER D : CHARTER OAK FIRE INS CO	25615	INSURER E :		INSURER F :	
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COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOG OTHER:	Y	Y	BIP1X536105	09/20/2025	09/20/2026	EACH OCCURRENCE \$ 1,000,000	
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000							
	MED EXP (Any one person) \$ 5,000							
	PERSONAL & ADV INJURY \$ 1,000,000							
B	☒ AUTOMOBILE LIABILITY ANY AUTO ☐ OWNED AUTOS ONLY ☒ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY	Y	Y	50016818301	09/26/2025	09/26/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000	
	BODILY INJURY (Per person) \$							
	BODILY INJURY (Per accident) \$							
	PROPERTY DAMAGE (Per accident) \$							
C	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 5,000	Y		CUP1X537870	09/20/2025	09/20/2026	EACH OCCURRENCE \$ 1,000,000	
	AGGREGATE \$ 1,000,000							
	PRDCO \$ 1,000,000							
	PER STATUTE ☐ OTH-ER ☐							
D	☐ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	Y	UB1X538400	09/20/2025	09/20/2026	E.L. EACH ACCIDENT \$ 1,000,000
	E.L. DISEASE - EA EMPLOYEE \$ 1,000,000							
	E.L. DISEASE - POLICY LIMIT \$ 1,000,000							

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

See ACORD 101

KILWINS CHOCOLATES FRANCHISE INC AND KILWINS CONFECTIONS INC ARE LISTED AS ADDITIONAL INSURED ON A PRIMARY AND NON-CONTRIBUTORY BASIS WITH REGARDS TO GENERAL LIABILITY, AUTO LIABILITY, AND UMBRELLA. WAIVER OF SUBROGATION WITH REGARDS TO GENERAL LIABILITY, AUTO LIABILITY, UMBRELLA IN FAVOR OF KILWINS CHOCOLATES FRANCHISE INC AND KILWINS CONFECTIONS INC. UMBRELLA POLICIES FOLLOW FORM.

CERTIFICATE HOLDER Kilwins Chocolates Franchise Inc & Kilwins Qualit 1050 Bay View Rd Potoskey MI 49770	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Kim Summerour</i>
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